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Personal Finance: It's time to tame paper tiger

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There's no punting on this one. Football aside, now's a great time of year to tackle that dreaded exercise: paper purging.

With the New Year well under way and the 2013 [tax season](#) officially launched this week, your [home office](#) – even if it's a corner of the kitchen counter – could likely use a little reorganizing, especially the paper.

To help you get started, we talked with several local professional organizers, the folks who love to help whip other people's messy homes, offices and garages into shape.

"Clutter is just unfinished business," said Claudia Smith, owner of Clear Your Clutter Consulting in Davis. "Name any piece of clutter – the dirty clothes on the floor or the piece of paper on our desk ... often it's because we never made a good decision about where it should go."

Here are additional tips:

Be decisive

Every paper on your desk needs a decision: Do I need it? Do I love it? Even if you think you need it, ask yourself if you could easily find it online, say a medical directory or bank statements. "Is there some other way I could retrieve this? If it's simple to find on the Internet or somewhere else, you can let it go," said Smith.

File, file file

The typical problem: People stack paper horizontally (in piles), instead of vertically (in files). And that means we lose stuff or spend too much time hunting for pieces of paper.

There are many routes to going "vertical" but essentially, it's about sorting papers into three basic categories: action, pending, file. "Action" are things that require immediate attention, like bills. "Pending" is something that requires a signature or a call back to finish a project. "File" is for things you need to put away into labeled file folders.

Choose a filing system that works for you. Those who are visual often like tiered, "step up" files on a desktop where those basic three files are right in front of them.

Others prefer a stacked, labeled document tray or basket. Others prefer to keep those three files tucked away in the nearest easily accessible file drawer.

For those tight on space, Smith often recommends an open-topped, waist-high file box, often on wheels, that can be tucked in a corner of the kitchen or office. She calls it a "life box," where you can easily stash – even while standing – the important papers from daily activities, from kids' schools to volunteer groups to household projects.

Create files that'll streamline your life, said Dawn Cannon, owner of Finely Organized in Roseville. Like a "Taxes" file. During the year, drop in anything related to taxes – a Goodwill receipt, a business expense. The next January, pull out everything from the previous 12 months and it's all ready to go for the April 15 tax-filing deadline.

Similarly, as a busy mother of a toddler, Cannon keeps a "Gifts to Buy" and "To Purchase" file for anything she spots in an ad or catalog that she might want to purchase later in the year.

Ditto for receipts

"Receipts are a big one. Everyone keeps too many," said Cannon, a 10-year organizing veteran. Regular receipts, like grocery purchases or monthly bills can go in a general bills/receipts file or by category (utilities, phone, clothes, accessories, etc.). Once the purchase has cleared your [credit card](#) or bank statement, you can weed it out of the file. Longer-term receipts for things such as electronics or home-improvement expenses can stay in files, in case you need them later for warranties or tax deductions.

Cannon also likes to color-code files: Blue for medical, green for financial, red for vehicles, etc. Within each basic category – insurance, bills, autos – she recommends using subfolders, say for different vehicles or types of insurance (homeowners', health, etc.)

But don't go overboard. People typically have 80-100 files in a home office, says Cannon. "Beyond that, we're keeping too much."

And remember the favorite quote of organizers: 80 percent of what we file never gets looked at again. If in doubt, toss it.

Corral your calendar

Another way to curb clutter is to keep a designated notebook that lives with your paper or electronic calendar. Put those random thoughts, loose ends and to-do lists in one place, instead of scattered on pieces of paper or Post-its. Go through it regularly. Keep it on your nightstand, suggests Smith, for jotting notes on sleepless nights.

And put deadlines and tasks from your "Action" folder onto your calendar so they don't get lost in a file.

All that reading

Keep a designated place for light reading: catalogs, magazines, clippings. "Have a cute basket or magazine rack where you do most of your light reading, even if it's the bathroom," said Smith, who says that's where she often finds clients' stacks of magazines.

Paper be gone

It's just like cleaning out the refrigerator: Make it a regular habit. Set a timer and make it fun. Turn on the music. Bring some good snacks. Add a glass of wine. Enlist help from a friend, spouse or professional.

"Sometimes all people need to let go is someone to witness the journey they've been on," says Smith, a former social worker. "Things like old résumés or a newsletter they wrote. Having a friend or colleague saying, 'Oh, hey that's cool.' It's bearing witness to an event in your life, but then you can let it go."

Don't despair

If the piles seem overwhelming, lower your expectations. "Don't try to start and finish in one day, because it'll never happen," said Cannon. "It's like losing weight: Set small goals. Do 15-20 minutes at a time or six files a day."

Once you get a system, it's easier to keep it up. Cannon says she takes 15 minutes or less every Sunday to file everything in her "File" folder. When she's got five minutes to spare, she'll pull out a folder of receipts and weed out old ones. (To make that easier, she files every receipt file chronologically, with the oldest in front.)

Cleanup time

After a major paper-purging session, "If you're left with random new piles to deal with (books to donate, files to label, papers to shred), it's demoralizing," says Smith. Instead, set aside the last 15 minutes: Start the shredder, make eight new file labels, box up giveaways or, better yet, load them into your car. "Do it 100 percent."

Ditto for emails

The same rules apply to emails as to paper. With every email, make a quick decision: Reply, forward, delegate or delete, says Kelli Wilson, a clutter-control author and owner of A Simple Plan Consulting in Orangevale. Too many people, she says, "end up reading the same emails over and over without taking action."

Set up electronic files where you put any pertinent emails, say for a writing project or a work assignment. When you're ready for the task, everything is where you need it.

If you're continually deleting the same junk emails, use the "unsubscribe" feature to delete them permanently and reduce clutter.

Lost 'n' found

Getting to the bottom of paper piles has unexpected rewards. Several years ago, Wilson worked with a woman who found \$51,000 in uncashed checks, mostly medical reimbursements, buried under massive amounts of untouched papers. Most of the checks had passed the bank's expiration dates, but she was able to get most re-issued.

Above all, organizers say, eliminating clutter gives us clarity. As Wilson puts it: "Clearing your space clears your mind and clears your heart so that you're more available for the things that are most important to you: the goals you set, your family, yourself."

LIGHTENING THE LOAD

Almost every home or workspace can use a little de-cluttering. Here are some quick tips from the pros:

- Start small. If the mess is overwhelming, tackle one surface, one drawer, one corner of a room. Use a timer.
- At year's end, weed out. Shred or toss every monthly utility, credit card or other bill. The only exception: if it's needed for a [tax deduction](#).
- Dump duplicates. Get rid of extra phone books, last year's insurance policy, employer health plan documents, etc. With most items, keep only the most current.

- Hang on to: [Tax returns](#) and documentation for seven years, in case of tax audit. (After that, keep only the final return.) Keep mortgage paperwork (including home-improvement receipts for when you sell), year-end bank and investment account statements (toss the monthly and quarterly statements) and medical histories.
- Delete, delete. Every time you slip a new piece of paper into a file, take something out – permanently. The same concept applies with clothes closets, kitchen pantries, kids' toys.
- Organize cards. For piles of business cards, scan them for instant uploading to your computer's address book. Or buy plastic sheets of business-card-size pockets that slip into a binder.
- Charity box. Keep a box handy where you continually stash giveaways. Your "stuff" becomes a charitable donation to help someone less fortunate.
- Ask a pro. Check the National Association of Professional Organizers website, www.napo.net, for a list of organizers by ZIP code.

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